
**IN THE UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

Fair Isaac Corporation; and myFICO
Consumer Services, Inc.,

Civil Action No: 06 CV 4112 ADM/JSM

Plaintiffs,

v.

Declaration of Ronald J. Totaro

Equifax Inc.; Equifax Information Services
LLC; Experian Information
Solutions Inc.; TransUnion, LLC; and
VantageScore Solutions, LLC ; Does I
through X,

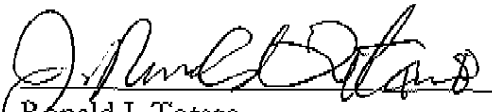
Defendants.

I, Ronald J. Totaro, declare as follows:

1. I took no notes and generated no memoranda regarding the content of the meeting that I participated in with the Department of Justice on April 25, 2006.

I state under penalty of perjury that the foregoing is true and correct.

Date: October 7, 2008


Ronald J. Totaro